



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSATION OF

PERSONAL CONTRACT

Examiner: C. Gilligan

Group Art Unit: 3626

Attorney Docket No.: 9927-5117US

NOTICE OF EXPRESS MAILING

 Express Mail Mailing Label Number:
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 November 5, 2007

Person making Deposit: Drew Greenhalgh

RESPONSE

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

The Office action mailed May 3, 2007 has been received and reviewed. All pending claims stand rejected. Reconsideration is respectfully requested.

A. 35 U.S.C. § 112:

Claim 9 stands rejected under 35 U.S.C. § 112 as allegedly failing to be enabled. Applicants traverse the rejection.

Claim 9 is directed to a method of doing business comprising determining a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences of the untimely ending of a contractual relationship between two or more natural